



NEW HAMPSHIRE INSURANCE DEPARTMENT

INFORMATIONAL PACKET ACCOMPANYING

THE ANNUAL REPORT TO THE MEDICAL MALPRACTICE PANEL AND INSURANCE OVERSIGHT COMMITTEE November 1, 2016

This report focuses on medical injury liability claim activity, providing frequency and severity information as well as resolution time frames from first report to the closing of the claim by the insurer. Most of the information was obtained from the reports submitted by insurers as required under Ins 3800 and RSA 519-B:16. The data shown on the exhibits reflects only claims reported starting in 2009. The data includes information submitted through the 2nd quarter of 2016. The report includes information on medical malpractice premium trends observed in New Hampshire as well as nationally.

Medical Injury Liability Claim Activity

Exhibits 1-9 provide data associated with claim activity as reported by insurers in accordance with Ins 3800. After Exhibit 10, please note that an Appendix has been provided. This Appendix provides general information about the data received, definitions and coding terminology, and formulas for the calculations included on the exhibits.

The department received 1370 closed claim reports between 2009 and the end of the 2nd quarter, 2016. When comparing years, remember that the most recent year contains only two quarters of claims data. Unless otherwise labeled, "year" is the year in which the claim was closed.

It's important to understand what constitutes a "claim". A person may file multiple claims in response to a medical injury; for example a claim may be made against multiple doctors, as well as against the hospital or facility where the injury occurred. For purposes of this report, each claim is counted separately, for example, a suit involving a hospital and 2 physicians would be counted as 3 claims since it involves 3 defendants. Most providers report claims in this manner. However, some providers report an occurrence involving multiple defendants as a single claim. This method of reporting claims introduces some distortion into the data: since the count of claims is lower, the average indemnity or expense dollars associated with each claim would appear higher for these providers.

"Indemnity Paid" means the amount paid to indemnify the claimant on behalf of the insured health care provider. Such amounts do not include expense dollars incurred by the insurer to handle the claim. Non-zero paid claims are just that – claims where indemnity of at least \$1 was paid to the claimant.

Claim expenses refer to the insurer or provider's cost to adjust and defend the claim. Other costs, such as the legal cost to the injured party, or the cost of the system to the State are not quantified. Expenses have been divided into two categories in accordance with the reporting requirements of Ins 3800. They are labeled as "Defense Counsel Expense" and Allocated Loss Adjustment Expense or "ALAE". In order to provide a framework by which expense dollars should have been assigned to one or the other, we can look at statistical reporting requirements for insurance companies. In insurance accounting terms, insurers under the general statistical reporting requirements established by the National Association of Insurance Commissioners (NAIC), categorize defense counsel expense as part of "defense and cost containment" (DCC) and ALAE as "adjusting and other" (AO). For your information:

DCC includes defense, litigation, and medical cost containment expense; it includes, but is not limited to:

- a. surveillance
- b. litigation management
- c. fees or salaries for appraisers, private investigators, hearing reps, fraud investigators
- d. attorney fees incurred owing a duty to defend, even if coverage does not exist
- e. cost of engaging experts

AO are those expenses not included in DCC and include, but are not limited to:

- a. fees and expenses of adjusters
- b. attorney fees incurred in the determination of coverage
- c. adjusters fees and salaries

1,370 closed claims collectively provide sufficient volume to draw credible conclusions. However, as the data is divided into smaller and smaller subsets for any part of the analysis, the conclusions reached should be viewed with some degree of caution.

Exhibit 1 – Indemnity Paid and Expenses Paid

1A: Indemnity Paid

- Only 32% of the closed claims had an indemnity payment while 66% incurred defense counsel expenses.
- The chart below shows indemnity payments on claims with indemnity over \$1m. Data is shown by year. There was a claim of \$5.5 million closed in 2013, a claim of \$6.25 million closed in 2014, and a claim of \$4.75 million closed in 2015.

Year Closed	Claim Count	Total Indemnity on Large Claims
2009	0	\$0
2010	1	\$1,000,000
2011	2	\$2,000,000
2012	8	\$14,400,791
2013	12	\$20,550,000
2014	8	\$18,435,000
2015	5	\$9,459,995
2016	5	\$5,900,000
Grand Total	41	\$71,745,786

1B: Expense Paid

- Defense costs per claim closed through 2016 averaged \$22,000 per claim. Loss adjustment expenses on these claims averaged an additional \$8,000 per claim. About half of the expense dollars are spent on claims that close with no indemnity payment.

1C: Ratios of Expense to Indemnity

Another way to examine expense costs is to look at the proportional relationship between expense \$ and indemnity \$ based on the total average cost of each claim (indemnity paid plus expense paid) and the proportional relationship between Defense Counsel and ALAE based on total expenses paid.

- The figures labeled “Distribution” shows the proportion of total \$ which are indemnity payments vs. all expense payments
- The figures labeled “Expense Distribution” shows how the total expense payments are divided between “defense counsel” and “ALAE”
- The figures labeled “Expenses as a % of Indemnity” relate expense dollars to indemnity dollars and is simply a different way of looking at the relationship between those two items

The various distributions are relatively consistent and appear to be decreasing over time. This is important because the relationship between indemnity and expense costs is ultimately a significant influence on the premium levels charged in NH. The decrease is exaggerated by the 3 very large claims in the most recent three years.

1D – 1F: Size of Payments

These exhibits are provided to show how payments are distributed by the size of each claim. Payments are split into indemnity payment categories (\$100,000 increments).

Exhibit 2 – Indemnity Paid and Expenses Paid by Severity Code

Exhibit 2 is a set of charts similar to what is provided in Exhibit 1 but in finer detail based on Severity Codes. The list of severity codes is shown in the Appendix, and range from Emotional Only (01) to Death (09). These are the same codes used by the National Practitioner Data Bank Reporting system as “Outcome” codes.

Exhibits 2-A through 2-G show differences in average indemnity payments and expenses between claims of varying severity levels. The data in each category is relatively small so the reliability and consistency of the results is more uncertain. Even so, there is value in looking at relationships between severity categories; most relationships seem intuitive: indemnity increases as the severity of the claim rises, so do the cost of defending the claim, although less steeply.

Exhibit 2-G provides a summary chart where all the years have been combined from Exhibits 2-B through 2-F.

Exhibit 3- Resolution Time Horizon

Exhibits 3-A through 3-C show claim count distributions for “all closed claims”, “closed claims with indemnity paid”, and “closed claims with defense counsel expense paid” for the following time horizons relating to claim resolution:

- Injury Date to Date Reported (Exhibit 3-A)
- Date Reported to Date of Closure (Exhibit 3-B)
- Injury Date to Date of Closure (Exhibit 3-C)

Exhibits 3-D through 3-F show, for the same time horizons, average indemnity and expense paid amounts.

Exhibit 4 - Claim Activity Involving Screening Panels

For claims reported since 1/1/2009, the number of claims reported to us by providers as closed with panel proceedings in progress is 193. Of that number, 55 have had a hearing, and 138 were closed before the hearing. This compares to the data supplied by Chief Justice Nadeau by letter dated September 29, 2016, which says that 85 cases have been heard since Fiscal Year 2009.

The exhibits in this section examine the usefulness and effectiveness of the Screening Panel.

4A: Screening Panel Usage and Costs

- 14% of claims reported and closed since 1/1/2009 have used the screening panel. The percentage of claims using the screening panel process on a reported basis has generally declined over the years.

4B: Screening Panel Time from Claim Report to Closure

- About 14% of claims involving the screening panel closed during the first year, versus 19% of claims where the panel was waived or not initiated. By the end of the second year, 43% of claims involving the screening panel had closed, versus a 55% of claims that did not initiate the panel process.
- On average, a claim took 27 months to close when the screening panel was used, vs. 24 months when it was not used. For claims with indemnity payments, an average claim took 29 months to close whether the screening panel was used or not.

4C: Screening Panel Usage by Injury Severity

- 63% of claims using the screening panel were in the Permanent, Serious and Fatal categories versus only 52% of claims for which the panel was waived or not initiated.
- 37% of claims using the screening panel were identified as Emotional only, Temporary or Minor compared to 48% of claims for which the panel was waived or not initiated.

4D: Screening Panel Usage for Permanent, Serious, and Fatal Claims

- For claims identified as having a lawsuit filed, 4% went to trial when the screening panel was used vs. 9% when the screening panel was bypassed.
- Average Indemnity Payments were 22% lower when the screening panel was used.
- Overall claim expenses were 1% higher when the screening panel was used.
- In total, the cost of a claim was 18% lower when the screening panel was used.

4E: Screening Panel Usage for Temporary and Minor Claims

- For claims identified as having a lawsuit filed, 7% went to trial when the screening panel was used vs. 8% when the screening panel was bypassed.
- Average Indemnity Payments were 39% lower when the screening panel was used.
- Overall claim expenses were 21% higher when the screening panel was used.
- In total, the cost of a claim was 18% lower when the screening panel was used.

Exhibits 5 through 7 – Location of Injury, Medical Profession, Malpractice Provider

- We have provided distributions of claim counts and average indemnity, defense counsel and other claim expense payments for claims reported and settled since 1/1/2009.
 - o Exhibit 5 provides claim information by where the injury occurred. The average Indemnity and associated Expenses by location are also shown on this exhibit.
 - o Exhibit 6 provides information about the profession of the defendant in malpractice cases. Average Indemnity and associated Expenses by Profession are also shown on this exhibit.
 - o Exhibit 7 provides distributions of reported counts and closed counts for all entities reporting under Ins 3800 to the Department. The largest provider of Medical Malpractice insurance in New Hampshire is ProSelect. Dartmouth Hitchcock, second on the list of claims reported, is a self-insurer.

Exhibits 8 and 9 - Medical Malpractice Insurance Premiums

Exhibit 8 shows the most recent price comparison for the leading regulated insurance carriers, Medical Mutual of Maine, ProSelect, and Medical Protective Company. There continues to be some variability among the carriers.

Exhibit 9 shows the frequency and level of rate revisions for Physicians and Surgeons Medical Malpractice insurance since 2009. Rate changes have differed among the companies during this period. The level of activity has decreased over time with only one change among all three insurers in the last 3 years.

Conclusion

The information presented here is designed to provide the committee and other interested parties with a compilation of data related to the use of screening panels in New Hampshire, and an identification of any impacts from that process on medical malpractice insurance premiums charged to healthcare providers by insurers. The collection of this data was authorized under provisions of RSA 519-B and Ins 3800.

Prepared by:

**Sally MacFadden, ACAS, MAAA
Property & Casualty Actuary**

New Hampshire Insurance Department

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009-7/1/2016

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Exhibit 6 Counts and Average Costs by Provider Profession

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Exhibit 8 Medical Malpractice Rate Comparison

Exhibit 9 Medical Malpractice Rate Change History

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 1-A
Closed Claim Summary
Indemnity Paid

Closed Claims					
Year Closed	Total Number of Closed Claims	Number of Claims with No Indemnity Paid	Number of Claims with Indemnity Paid	Number of Claims without Defense Counsel Expenses	Number of Claims with Defense Counsel Expenses
2009	27	22	5	14	13
2010	108	91	17	53	55
2011	175	115	60	51	124
2012	261	179	82	93	168
2013	252	154	98	73	179
2014	189	124	65	45	144
2015	209	124	85	59	150
2016	149	117	32	84	65
Total Closed	1370	926	444	472	898
Percent of Total		68%	32%	34%	66%

Closed Claims				
Year Closed	Total Indemnity Paid	Average Indemnity For All Closed Claims	Average Indemnity For Claims with Indemnity Paid	Average Indemnity for Claims with Defense Counsel Expense
2009	\$26,554	\$983	\$5,311	\$0
2010	\$3,543,615	\$32,811	\$208,448	\$60,564
2011	\$13,429,562	\$76,740	\$223,826	\$106,577
2012	\$27,764,978	\$106,379	\$338,597	\$157,140
2013	\$37,830,266	\$150,120	\$386,023	\$182,864
2014	\$29,539,050	\$156,291	\$454,447	\$200,108
2015	\$27,525,392	\$131,700	\$323,828	\$178,431
2016	\$16,516,463	\$110,849	\$516,139	\$235,718
Total Closed	\$156,175,880	\$113,997	\$351,747	\$163,230
6 Year Tend		7.5%	12.8%	13.5%
5 Year Tend		-0.5%	6.9%	8.2%

Average Indemnity = (Indemnity Paid) / (Number of Claims)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 1-B
Closed Claim Summary
Expenses Paid

All Closed Claims					
Year Closed	# of Closed Claims	Total Defense Counsel Expense	Average Defense Counsel Expense	Total ALAE	Average ALAE
2009	27	\$53,060	\$1,965	\$6,661	\$247
2010	108	\$736,836	\$6,823	\$204,537	\$1,894
2011	175	\$3,156,728	\$18,038	\$996,984	\$5,697
2012	261	\$4,658,112	\$17,847	\$2,631,326	\$10,082
2013	252	\$7,520,275	\$29,842	\$3,025,263	\$12,005
2014	189	\$4,663,449	\$24,674	\$1,367,062	\$7,233
2015	209	\$6,125,060	\$29,307	\$1,400,670	\$6,702
2016	149	\$2,767,455	\$18,574	\$1,768,386	\$11,868
Total Closed	1370	\$29,680,977	\$21,665	\$11,400,870	\$8,322
6 Year Tend			4.2%		5.7%
5 Year Tend			0.6%		-2.5%

Closed Claims with Indemnity Paid					
Year Closed	# of Closed Claims	Total Defense Counsel Expense	Average Defense Counsel Expense	Total ALAE	Average ALAE
2009	5	\$0	\$0	\$2,657	\$531
2010	17	\$207,258	\$12,192	\$84,945	\$4,997
2011	60	\$1,758,243	\$29,304	\$624,897	\$10,415
2012	82	\$2,379,603	\$29,020	\$1,998,830	\$24,376
2013	98	\$3,857,134	\$39,359	\$1,412,631	\$14,415
2014	65	\$2,531,863	\$38,952	\$688,313	\$10,589
2015	85	\$3,547,338	\$41,733	\$808,483	\$9,512
2016	32	\$1,604,577	\$50,143	\$458,150	\$14,317
Total Closed	444	\$15,886,014	\$35,779	\$6,078,906	\$13,691

Closed Claims No Indemnity Paid					
Year Closed	# of Closed Claims	Total Defense Counsel Expense	Average Defense Counsel Expense	Total ALAE	Average ALAE
2009	22	\$53,060	\$2,412	\$4,005	\$182
2010	91	\$529,580	\$5,820	\$119,592	\$1,314
2011	115	\$1,398,485	\$12,181	\$372,068	\$3,235
2012	179	\$2,278,509	\$12,729	\$632,495	\$3,533
2013	154	\$3,663,141	\$23,787	\$1,612,632	\$10,472
2014	124	\$2,131,586	\$17,190	\$678,750	\$5,474
2015	124	\$2,577,722	\$20,788	\$592,187	\$4,776
2016	117	\$1,162,878	\$9,939	\$1,310,236	\$11,199
Total Closed	926	\$13,794,963	\$14,897	\$5,321,964	\$5,747

Closed Claims with Defense Counsel Expenses					
Year Closed	# of Closed Claims	Total Defense Counsel Expense	Average Defense Counsel Expense	Total ALAE	Average ALAE
2009	13	\$53,060	\$4,082	\$1,775	\$137
2010	55	\$736,836	\$13,397	\$182,474	\$3,318
2011	124	\$3,156,728	\$25,457	\$964,199	\$7,776
2012	168	\$4,658,112	\$27,727	\$2,576,269	\$15,335
2013	179	\$7,520,275	\$42,013	\$2,872,952	\$16,050
2014	144	\$4,663,449	\$32,385	\$1,357,436	\$9,427
2015	150	\$6,125,060	\$40,834	\$1,372,788	\$9,152
2016	65	\$2,767,455	\$42,576	\$720,491	\$11,084
Total Closed	898	\$29,680,977	\$33,052	\$10,048,384	\$11,190

Average Defense Counsel Expense = (Total Defense Counsel Expense) / (# of Closed Claims)

Average ALAE = (Total ALAE) / (# of Closed Claims)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 1-C
Closed Claim Summary
Ratios

All Closed Claims						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense	ALAE	
2009	27	30.8%	69.2%	61.5%	7.7%	224.9%
2010	108	79.0%	21.0%	16.4%	4.6%	26.6%
2011	175	76.4%	23.6%	18.0%	5.7%	30.9%
2012	261	79.2%	20.8%	13.3%	7.5%	26.3%
2013	252	78.2%	21.8%	15.5%	6.3%	27.9%
2014	189	83.0%	17.0%	13.1%	3.8%	20.4%
2015	209	78.5%	21.5%	17.5%	4.0%	27.3%
2016	149	78.5%	21.5%	13.1%	8.4%	27.5%
Total Closed	1370	79.2%	20.8%	15.0%	5.8%	26.3%

Closed Claims with Indemnity Paid						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense	ALAE	
2009	5	90.9%	9.1%	0.0%	9.1%	10.0%
2010	17	92.4%	7.6%	5.4%	2.2%	8.2%
2011	60	84.9%	15.1%	11.1%	4.0%	17.7%
2012	82	86.4%	13.6%	7.4%	6.2%	15.8%
2013	98	87.8%	12.2%	8.9%	3.3%	13.9%
2014	65	90.2%	9.8%	7.7%	2.1%	10.9%
2015	85	86.3%	13.7%	11.1%	2.5%	15.8%
2016	32	88.9%	11.1%	8.6%	2.5%	12.5%
Total Closed	444	87.7%	12.3%	8.9%	3.4%	14.1%

Closed Claims with Defense Counsel Expenses						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense	ALAE	
2009	13	0.0%	100.0%	96.8%	3.2%	#DIV/0!
2010	55	78.4%	21.6%	17.3%	4.3%	27.6%
2011	124	76.2%	23.8%	16.2%	5.6%	31.2%
2012	168	78.5%	21.5%	13.8%	7.7%	27.4%
2013	179	75.9%	24.1%	17.4%	6.7%	31.8%
2014	144	82.7%	17.3%	13.4%	3.9%	20.8%
2015	150	78.1%	21.9%	17.9%	4.0%	28.0%
2016	65	81.5%	18.5%	14.7%	3.8%	22.8%
Total Closed	898	78.7%	21.3%	15.9%	5.4%	27.1%

Indemnity Distribution=(Indemnity Paid) / (Indemnity Paid + Defense Counsel Expense + ALAE)

Expense Distribution=(Defense Counsel Expense + ALAE) / (Indemnity Paid + Defense Counsel Expense + ALAE)

Defense Counsel Distribution=(Defense Counsel Expense) / (Indemnity Paid + Defense Counsel Expense + ALAE)

ALAE Distribution=(ALAE) / (Indemnity Paid + Defense Counsel Expense + ALAE)

Expenses as a % of Indemnity=(Defense Counsel Expense + ALAE) / (Indemnity Paid)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 1-D
Closed Claim Summary
Size of Indemnity Payments

All Closed Claims					
Indemnity Payment	# of Claims with Indemnity Payments	% of Claims with Indemnity Payments	Total Indemnity Paid	Average Indemnity	% of Total Indemnity Payments
\$1-\$100,000	211	47.5%	\$7,408,545	\$35,112	4.7%
\$100,001-\$200,000	56	12.6%	\$8,408,942	\$150,160	5.4%
\$200,001-\$300,000	33	7.4%	\$8,245,959	\$249,878	5.3%
\$300,001-\$400,000	26	5.9%	\$9,539,069	\$366,887	6.1%
\$400,001-\$500,000	28	6.3%	\$12,931,166	\$461,827	8.3%
\$500,001-\$600,000	11	2.5%	\$6,275,459	\$570,496	4.0%
\$600,001-\$700,000	16	3.6%	\$10,800,000	\$675,000	6.9%
\$700,001-\$800,000	14	3.2%	\$10,646,814	\$760,487	6.8%
\$800,001-\$900,000	5	1.1%	\$4,299,139	\$859,828	2.8%
\$900,001-\$1,000,000	20	4.5%	\$19,875,000	\$993,750	12.7%
Over \$1,000,000	24	5.4%	\$57,745,786	\$2,406,074	37.0%
Total Closed	444	100.0%	\$156,175,880	\$351,747	100.0%

% of Claims with Indemnity Payments = (# of Claims with Indemnity Payments in Range) / (Total # of Claims with Indemnity Payments)

Average Indemnity = (Total Indemnity Paid in Range) / (# of Claims with Indemnity Payments in Range)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 1-E
Closed Claim Summary
Size of Indemnity Payments with Defense Counsel Expenses

Closed Claims with Defense Counsel Expenses						
Indemnity Payment	# of Claims with Indemnity Payments	# of Claims with Defense Counsel	Total Defense Counsel Expense	Average Defense Counsel Expense	% of Total Defense Counsel Expense	Defense Counsel Expense as a % of Indemnity Paid
\$0	0	557	\$13,794,963	\$24,767	46.5%	na
\$1-\$100,000	211	124	\$3,492,271	\$28,163	11.8%	47.1%
\$100,001-\$200,000	56	48	\$2,362,835	\$49,226	8.0%	28.1%
\$200,001-\$300,000	33	31	\$1,314,791	\$42,413	4.4%	15.9%
\$300,001-\$400,000	26	25	\$1,203,640	\$48,146	4.1%	12.6%
\$400,001-\$500,000	28	27	\$1,386,726	\$51,360	4.7%	10.7%
\$500,001-\$600,000	11	10	\$694,649	\$69,465	2.3%	11.1%
\$600,001-\$700,000	16	16	\$756,511	\$47,282	2.5%	7.0%
\$700,001-\$800,000	14	14	\$838,176	\$59,870	2.8%	7.9%
\$800,001-\$900,000	5	5	\$335,565	\$67,113	1.1%	7.8%
\$900,001-\$1,000,000	20	19	\$1,099,647	\$57,876	3.7%	5.5%
Over \$1,000,000	24	22	\$2,401,201	\$109,146	8.1%	4.2%
Total Closed	444	898	\$29,680,977	\$33,052	100.0%	19.0%

Average Defense Counsel Expense = (Total Defense Counsel Expense in Range) / (# of Claims with Defense Counsel in Range)

% of Total Defense Counsel Expense = (Total Defense Counsel Expense in Range) / (Total Defense Counsel Expense)

Defense Counsel Expense as a % of Indemnity = (Total Defense Counsel Expense in Range) / (Total Indemnity Paid in Range)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 1-F
Closed Claim Summary
Size of Indemnity Payments with ALAE

Closed Claims with ALAE						
Indemnity Payment	# of Claims with Indemnity Payments	# of Claims with ALAE	Total ALAE	Average ALAE	% of Total ALAE	ALAE as a % of Indemnity Paid
\$0	0	531	\$5,321,964	\$10,023	46.7%	na
\$1-\$100,000	211	103	\$993,727	\$9,648	8.7%	13.4%
\$100,001-\$200,000	56	47	\$741,109	\$15,768	6.5%	8.8%
\$200,001-\$300,000	33	29	\$434,204	\$14,973	3.8%	5.3%
\$300,001-\$400,000	26	22	\$432,770	\$19,671	3.8%	4.5%
\$400,001-\$500,000	28	23	\$646,265	\$28,098	5.7%	5.0%
\$500,001-\$600,000	11	9	\$143,762	\$15,974	1.3%	2.3%
\$600,001-\$700,000	16	14	\$362,417	\$25,887	3.2%	3.4%
\$700,001-\$800,000	14	13	\$279,849	\$21,527	2.5%	2.6%
\$800,001-\$900,000	5	4	\$75,658	\$18,914	0.7%	1.8%
\$900,001-\$1,000,000	20	15	\$1,342,967	\$89,531	11.8%	6.8%
Over \$1,000,000	24	17	\$626,178	\$36,834	5.5%	1.1%
Total Closed	444	827	\$11,400,870	\$13,786	100.0%	7.3%

Average ALAE = (Total ALAE in Range) / (# of Claims with ALAE in Range)

% of Total ALAE = (Total ALAE in Range) / (Total ALAE)

ALAE as a % of Indemnity = (ALAE in Range) / (Total Indemnity Paid in Range)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 2-A
Closed Claim Summary
Severity 01 - 09

All Closed Claims						
Severity of Injury	Count of Indemnity Payments	Percent of Severity Claims	Average Length of Claim (Months)	Average Indemnity	Average Defense Counsel Expense	Average ALAE
01	101	7.4%	13.9	\$7,761	\$11,630	\$1,677
02	76	5.5%	14.4	\$5,615	\$7,401	\$1,440
03	350	25.5%	16.2	\$19,725	\$7,660	\$2,982
04	165	12.0%	19.3	\$58,626	\$20,209	\$7,667
05	130	9.5%	20.1	\$83,129	\$17,988	\$14,547
06	135	9.9%	24.4	\$127,975	\$32,657	\$12,824
07	99	7.2%	28.8	\$389,387	\$50,940	\$21,008
08	30	2.2%	34.7	\$854,360	\$53,504	\$9,238
09	266	19.4%	26.2	\$173,302	\$31,996	\$10,646
No Code Provided	18	1.3%	9.0	\$1,484	\$1,241	\$128
Total Closed	1370	100.0%	20.6	\$113,997	\$21,665	\$8,322

Closed Claims with Indemnity Paid						
Severity of Injury	Count of Indemnity Payments	Percent of Severity Claims	Average Length of Claim (Months)	Average Indemnity	Average Defense Counsel Expense	Average ALAE
01	20	4.5%	16.1	\$39,191	\$25,564	\$2,272
02	15	3.4%	15.2	\$28,451	\$16,874	\$398
03	111	25.0%	17.6	\$62,195	\$9,385	\$4,195
04	50	11.3%	24.8	\$193,464	\$29,225	\$10,330
05	34	7.7%	25.3	\$317,844	\$37,570	\$40,174
06	46	10.4%	24.7	\$375,577	\$44,845	\$17,685
07	47	10.6%	30.4	\$820,198	\$64,206	\$27,867
08	18	4.1%	33.4	\$1,423,934	\$73,768	\$9,855
09	100	22.5%	27.9	\$460,983	\$49,329	\$13,788
No Code Provided	3	0.7%	10.3	\$8,905	\$0	\$0
Total Closed	444	100.0%	23.9	\$351,747	\$66,849	\$25,678

Closed Claims with Defense Counsel Expense Paid						
Severity of Injury	Count of Indemnity Payments	Percent of Severity Claims	Average Length of Claim (Months)	Average Indemnity	Average Defense Counsel Expense	Average ALAE
01	59	6.6%	15.4	\$12,169	\$19,910	\$2,272
02	31	3.5%	19.8	\$11,661	\$18,145	\$1,390
03	160	17.8%	20.3	\$31,294	\$16,756	\$4,866
04	116	12.9%	21.9	\$82,041	\$28,745	\$10,746
05	90	10.0%	21.7	\$112,472	\$25,982	\$17,393
06	111	12.4%	25.1	\$155,059	\$39,718	\$13,495
07	88	9.8%	30.0	\$426,697	\$57,308	\$21,587
08	21	2.3%	28.3	\$1,030,039	\$76,434	\$13,194
09	215	23.9%	27.4	\$206,806	\$39,585	\$12,121
No Code Provided	7	0.8%	10.4	\$0	\$3,192	\$4
Total Closed	898	100.0%	23.7	\$163,230	\$33,052	\$11,190

Percent of Severity Claims = (Number of Severity Claims for Severity Code)/(Total Number of Claims)

Average Indemnity = (Total Indemnity Paid)/(Number of Claims)

Average Defense Counsel Expense = (Total Defense Counsel Expense)/(Number of Claims)

Average ALAE = (Total ALAE)/(Number of Claims)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 2-B
Closed Claim Summary
Indemnity Payments by Severity Grouping

Closed Claims with Severity 01-03						
Year Closed	# of Closed Claims	All Closed Claims		Claims with Indemnity Paid		
		Total	Average Indemnity	# of Closed Claims	Total	Average Indemnity
		Indemnity			Indemnity	
2009	17	\$24,754	\$1,456	4	\$24,754	\$6,189
2010	55	\$204,400	\$3,716	8	\$204,400	\$25,550
2011	75	\$786,782	\$10,490	21	\$786,782	\$37,466
2012	108	\$2,531,814	\$23,443	37	\$2,531,814	\$68,427
2013	65	\$693,536	\$10,670	18	\$693,536	\$38,530
2014	53	\$1,003,335	\$18,931	17	\$1,003,335	\$59,020
2015	73	\$1,008,171	\$13,811	28	\$1,008,171	\$36,006
2016	81	\$1,861,463	\$22,981	13	\$1,861,463	\$143,189
Total Closed	527	\$8,114,255	\$15,397	146	\$8,114,255	\$55,577

Closed Claims with Severity 04-05						
Year Closed	# of Closed Claims	All Closed Claims		Claims with Indemnity Paid		
		Total	Average Indemnity	# of Closed Claims	Total	Average Indemnity
		Indemnity			Indemnity	
2009	5	\$1,800	\$360	1	\$1,800	\$1,800
2010	27	\$525,000	\$19,444	3	\$525,000	\$175,000
2011	43	\$2,087,779	\$48,553	13	\$2,087,779	\$160,598
2012	55	\$6,137,384	\$111,589	13	\$6,137,384	\$472,106
2013	62	\$4,409,852	\$71,127	21	\$4,409,852	\$209,993
2014	39	\$1,218,548	\$31,245	10	\$1,218,548	\$121,855
2015	41	\$2,984,561	\$72,794	16	\$2,984,561	\$186,535
2016	23	\$3,115,000	\$135,435	7	\$3,115,000	\$445,000
Total Closed	295	\$20,479,924	\$69,423	84	\$20,479,924	\$243,809

Closed Claims with Severity 06-08						
Year Closed	# of Closed Claims	All Closed Claims		Claims with Indemnity Paid		
		Total	Average Indemnity	# of Closed Claims	Total	Average Indemnity
		Indemnity			Indemnity	
2009	3	\$0	\$0	0	\$0	\$0
2010	12	\$1,650,000	\$137,500	3	\$1,650,000	\$550,000
2011	18	\$2,010,000	\$111,667	6	\$2,010,000	\$335,000
2012	40	\$6,685,000	\$167,125	12	\$6,685,000	\$557,083
2013	72	\$22,637,378	\$314,408	34	\$22,637,378	\$665,805
2014	53	\$20,904,667	\$394,428	26	\$20,904,667	\$804,026
2015	40	\$16,854,661	\$421,367	21	\$16,854,661	\$802,603
2016	26	\$10,715,000	\$412,115	9	\$10,715,000	\$1,190,556
Total Closed	264	\$81,456,706	\$308,548	111	\$81,456,706	\$733,844

Closed Claims with Severity 09						
Year Closed	# of Closed Claims	All Closed Claims		Claims with Indemnity Paid		
		Total	Average Indemnity	# of Closed Claims	Total	Average Indemnity
		Indemnity			Indemnity	
2009	1	\$0	\$0	0	\$0	\$0
2010	12	\$1,150,000	\$95,833	2	\$1,150,000	\$575,000
2011	36	\$8,545,000	\$237,361	20	\$8,545,000	\$427,250
2012	53	\$12,400,780	\$233,977	19	\$12,400,780	\$652,673
2013	50	\$10,089,500	\$201,790	25	\$10,089,500	\$403,580
2014	40	\$6,410,000	\$160,250	11	\$6,410,000	\$582,727
2015	55	\$6,677,999	\$121,418	20	\$6,677,999	\$333,900
2016	19	\$825,000	\$43,421	3	\$825,000	\$275,000
Total Closed	266	\$46,098,279	\$173,302	100	\$46,098,279	\$460,983

Average Indemnity = (Total Indemnity Paid)/(Number of Claims)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 2-C
Closed Claim Summary
Defense Counsel Expenses by Severity Grouping

Closed Claims with Severity 01-03						
Year Closed	All Closed Claims		Claims with Indemnity Paid		Claims with No Indemnity Paid	
	# of Closed Claims	Average Defense Counsel Expense	# of Closed Claims	Average Defense Counsel Expense	# of Closed Claims	Average Defense Counsel Expense
2009	17	\$1,359	4	\$0	13	\$1,777
2010	55	\$3,921	8	\$41	47	\$4,582
2011	75	\$5,393	21	\$6,088	54	\$5,123
2012	108	\$8,463	37	\$11,880	71	\$6,682
2013	65	\$11,962	18	\$13,191	47	\$11,492
2014	53	\$15,519	17	\$27,455	36	\$9,882
2015	73	\$8,631	28	\$9,162	45	\$8,301
2016	81	\$7,786	13	\$21,360	68	\$5,191
Total Closed	527	\$8,383	146	\$12,371	381	\$6,855

Closed Claims with Severity 04-05						
Year Closed	All Closed Claims		Claims with Indemnity Paid		Claims with No Indemnity Paid	
	# of Closed Claims	Average Defense Counsel Expense	# of Closed Claims	Average Defense Counsel Expense	# of Closed Claims	Average Defense Counsel Expense
2009	5	\$4,166	1	\$0	4	\$5,207
2010	27	\$9,993	3	\$25,607	24	\$8,041
2011	43	\$17,147	13	\$29,078	30	\$11,977
2012	55	\$15,101	13	\$21,954	42	\$12,979
2013	62	\$19,752	21	\$22,145	41	\$18,526
2014	39	\$16,406	10	\$16,554	29	\$18,356
2015	41	\$23,985	16	\$42,258	25	\$12,290
2016	23	\$42,022	7	\$98,809	16	\$17,178
Total Closed	295	\$19,230	84	\$32,602	211	\$13,906

Closed Claims with Severity 06-08						
Year Closed	All Closed Claims		Claims with Indemnity Paid		Claims with No Indemnity Paid	
	# of Closed Claims	Average Defense Counsel Expense	# of Closed Claims	Average Defense Counsel Expense	# of Closed Claims	Average Defense Counsel Expense
2009	3	\$3,042	0	\$0	3	\$3,042
2010	12	\$11,060	3	\$32,581	9	\$3,886
2011	18	\$33,345	6	\$28,551	12	\$35,742
2012	40	\$41,038	12	\$69,676	28	\$28,764
2013	72	\$43,737	34	\$47,488	38	\$40,380
2014	53	\$35,640	26	\$52,226	27	\$19,669
2015	40	\$69,734	21	\$87,477	19	\$50,123
2016	26	\$32,540	9	\$54,858	17	\$20,725
Total Closed	264	\$41,882	111	\$57,733	153	\$30,383

Closed Claims with Severity 09						
Year Closed	All Closed Claims		Claims with Indemnity Paid		Claims with No Indemnity Paid	
	# of Closed Claims	Average Defense Counsel Expense	# of Closed Claims	Average Defense Counsel Expense	# of Closed Claims	Average Defense Counsel Expense
2009	1	\$0	0	\$0	1	\$0
2010	12	\$9,888	2	\$16,183	10	\$8,629
2011	36	\$39,297	20	\$54,054	16	\$20,851
2012	53	\$23,799	19	\$43,080	34	\$13,023
2013	50	\$47,183	25	\$61,602	25	\$32,763
2014	40	\$32,763	11	\$49,247	29	\$26,511
2015	55	\$31,314	20	\$38,884	35	\$26,988
2016	19	\$17,065	3	\$47,171	16	\$11,420
Total Closed	266	\$31,996	100	\$49,329	166	\$21,553

Average Defense Counsel Expense = (Total Defense Counsel Expense)/(Number of Claims)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 2-D
Closed Claim Summary
ALAE by Severity Grouping

Closed Claims with Severity 01-03						
Year Closed	All Closed Claims		Claims with Indemnity Paid		Claims with No Indemnity Paid	
	# of Closed Claims	Average ALAE	# of Closed Claims	Average ALAE	# of Closed Claims	Average ALAE
2009	17	\$159	4	\$589	13	\$27
2010	55	\$488	8	\$438	47	\$496
2011	75	\$1,767	21	\$2,472	54	\$1,493
2012	108	\$1,956	37	\$4,638	71	\$558
2013	65	\$6,033	18	\$4,467	47	\$6,833
2014	53	\$1,978	17	\$3,170	36	\$1,415
2015	73	\$1,989	28	\$2,783	45	\$1,496
2016	81	\$3,792	13	\$5,800	68	\$3,408
Total Closed	527	\$2,510	146	\$3,541	381	\$2,114

Closed Claims with Severity 04-05						
Year Closed	All Closed Claims		Claims with Indemnity Paid		Claims with No Indemnity Paid	
	# of Closed Claims	Average ALAE	# of Closed Claims	Average ALAE	# of Closed Claims	Average ALAE
2009	5	\$388	1	\$300	4	\$410
2010	27	\$2,503	3	\$2,643	24	\$2,486
2011	43	\$4,745	13	\$11,256	30	\$1,924
2012	55	\$22,424	13	\$86,256	42	\$2,666
2013	62	\$10,909	21	\$16,028	41	\$8,288
2014	39	\$8,888	10	\$3,388	29	\$10,784
2015	41	\$4,527	16	\$9,108	25	\$1,595
2016	23	\$19,160	7	\$12,909	16	\$21,895
Total Closed	295	\$10,699	84	\$22,410	211	\$6,036

Closed Claims with Severity 06-08						
Year Closed	All Closed Claims		Claims with Indemnity Paid		Claims with No Indemnity Paid	
	# of Closed Claims	Average ALAE	# of Closed Claims	Average ALAE	# of Closed Claims	Average ALAE
2009	3	\$13	0	\$0	3	\$13
2010	12	\$5,856	3	\$21,110	9	\$771
2011	18	\$12,954	6	\$14,093	12	\$12,385
2012	40	\$14,831	12	\$30,351	28	\$8,179
2013	72	\$17,338	34	\$20,231	38	\$14,748
2014	53	\$12,072	26	\$20,150	27	\$4,292
2015	40	\$14,400	21	\$15,899	19	\$12,744
2016	26	\$27,973	9	\$26,986	17	\$28,496
Total Closed	264	\$15,485	111	\$20,726	153	\$11,683

Closed Claims with Severity 09						
Year Closed	All Closed Claims		Claims with Indemnity Paid		Claims with No Indemnity Paid	
	# of Closed Claims	Average ALAE	# of Closed Claims	Average ALAE	# of Closed Claims	Average ALAE
2009	1	\$0	0	\$0	1	\$0
2010	12	\$3,322	2	\$5,092	10	\$2,968
2011	36	\$11,868	20	\$17,105	16	\$5,321
2012	53	\$11,200	19	\$17,983	34	\$7,410
2013	50	\$14,163	25	\$12,311	25	\$16,015
2014	40	\$6,895	11	\$6,966	29	\$6,867
2015	55	\$8,979	20	\$12,547	35	\$6,939
2016	19	\$15,436	3	\$16,504	16	\$15,236
Total Closed	266	\$10,646	100	\$13,788	166	\$8,753

Average ALAE = (Total ALAE)/(Number of Claims)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 2-E
Closed Claim Summary
Indemnity Payments For All Closed Claims by Severity Grouping

Closed Claims - Severity 01-03						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense Counsel	ALAE	
2009	17	49.0%	51.0%	45.7%	5.3%	104.3%
2010	55	45.7%	54.3%	48.3%	6.0%	118.6%
2011	75	59.4%	40.6%	30.6%	10.0%	68.3%
2012	108	69.2%	30.8%	25.0%	5.8%	44.4%
2013	65	37.2%	62.8%	41.7%	21.0%	168.7%
2014	53	52.0%	48.0%	42.6%	5.4%	92.4%
2015	73	56.5%	43.5%	35.3%	8.1%	76.9%
2016	81	66.5%	33.5%	22.5%	11.0%	50.4%
Total Closed	527	58.6%	41.4%	31.9%	9.5%	70.7%

Closed Claims - Severity 04-05						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense Counsel	ALAE	
2009	5	7.3%	92.7%	84.8%	7.9%	1264.9%
2010	27	60.9%	39.1%	31.3%	7.8%	64.3%
2011	43	68.9%	31.1%	24.3%	6.7%	45.1%
2012	55	74.8%	25.2%	10.1%	15.0%	33.6%
2013	62	69.9%	30.1%	19.4%	10.7%	43.1%
2014	39	55.3%	44.7%	29.0%	15.7%	81.0%
2015	41	71.9%	28.1%	23.7%	4.5%	39.2%
2016	23	68.9%	31.1%	21.4%	9.7%	45.2%
Total Closed	295	69.9%	30.1%	19.4%	10.8%	43.1%

Closed Claims - Severity 06-08						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense Counsel	ALAE	
2009	3	0.0%	100.0%	99.6%	0.4%	0.0%
2010	12	89.0%	11.0%	7.2%	3.8%	12.3%
2011	18	70.7%	29.3%	21.1%	8.2%	41.5%
2012	40	74.9%	25.1%	18.4%	6.7%	33.4%
2013	72	83.7%	16.3%	11.6%	4.6%	19.4%
2014	53	89.2%	10.8%	8.1%	2.7%	12.1%
2015	40	83.4%	16.6%	13.8%	2.8%	20.0%
2016	26	87.2%	12.8%	6.9%	5.9%	14.7%
Total Closed	264	84.3%	15.7%	11.4%	4.2%	18.6%

Closed Claims - Severity 09						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense Counsel	ALAE	
2009	1	0.0%	0.0%	0.0%	0.0%	0.0%
2010	12	87.9%	12.1%	9.1%	3.0%	13.8%
2011	36	82.3%	17.7%	13.6%	4.1%	21.6%
2012	53	87.0%	13.0%	8.8%	4.2%	15.0%
2013	50	78.7%	23.3%	17.9%	5.4%	30.4%
2014	40	80.2%	19.8%	16.4%	3.4%	24.7%
2015	55	75.1%	24.9%	19.4%	5.6%	33.2%
2016	19	57.2%	42.8%	22.5%	20.3%	74.8%
Total Closed	266	80.3%	19.7%	14.8%	4.9%	24.6%

Indemnity Distribution=(Avg Indemnity Paid)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)
Expense Distribution=(Avg Defense Counsel Expense+Avg ALAE)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)
Defense Counsel Distribution=(Avg Defense Counsel Expense)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)
ALAE Distribution=(Avg ALAE)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)
Expenses as a % of Indemnity=(Avg Defense Counsel Expense+Avg ALAE)/(Avg Indemnity Paid)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 2-F
Closed Claim Summary
Closed Claims with Indemnity Paid by Severity Grouping

Closed Claims with Indemnity Payments - Severity 01-03						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense Counsel	ALAE	
2009	4	91.3%	8.7%	0.0%	8.7%	9.5%
2010	8	98.2%	1.8%	0.2%	1.7%	1.9%
2011	21	81.4%	18.6%	13.2%	5.4%	22.8%
2012	37	80.6%	19.4%	14.0%	5.5%	24.1%
2013	18	68.6%	31.4%	23.5%	8.0%	45.8%
2014	17	65.8%	34.2%	30.6%	3.5%	51.9%
2015	28	75.1%	24.9%	19.1%	5.8%	33.2%
2016	13	84.1%	15.9%	12.5%	3.4%	19.0%
Total Closed	146	77.7%	22.3%	17.3%	5.0%	28.6%

Closed Claims with Indemnity Payments - Severity 04-05						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense Counsel	ALAE	
2009	1	85.7%	14.3%	0.0%	14.3%	16.7%
2010	3	88.1%	13.9%	12.6%	1.3%	16.1%
2011	3	79.9%	20.1%	14.5%	5.6%	25.1%
2012	13	81.4%	18.6%	3.8%	14.9%	22.9%
2013	21	84.6%	15.4%	8.9%	6.5%	18.2%
2014	10	85.9%	14.1%	11.7%	2.4%	16.4%
2015	16	78.4%	21.6%	17.8%	3.8%	27.5%
2016	7	79.9%	20.1%	17.7%	2.3%	25.1%
Total Closed	84	81.6%	18.4%	10.9%	7.5%	22.6%

Closed Claims with Indemnity Payments - Severity 06-08						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense Counsel	ALAE	
2009	0	0.0%	0.0%	0.0%	0.0%	0.0%
2010	3	91.1%	8.9%	5.4%	3.5%	9.8%
2011	8	88.7%	11.3%	7.6%	3.7%	12.7%
2012	12	84.8%	15.2%	10.6%	4.6%	18.0%
2013	34	90.8%	9.2%	6.5%	2.8%	10.2%
2014	26	91.7%	8.3%	6.0%	2.3%	9.0%
2015	21	88.8%	11.4%	9.7%	1.8%	12.9%
2016	9	93.6%	6.4%	4.3%	2.1%	6.9%
Total Closed	111	90.3%	9.7%	7.1%	2.6%	10.7%

Closed Claims with Indemnity Payments - Severity 09						
Year Closed	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense Counsel	ALAE	
2009	0	0.0%	0.0%	0.0%	0.0%	0.0%
2010	2	98.4%	3.6%	2.7%	0.9%	3.7%
2011	20	85.7%	14.3%	10.8%	3.4%	16.7%
2012	19	91.4%	8.6%	6.0%	2.5%	9.4%
2013	25	84.5%	15.5%	12.9%	2.6%	18.3%
2014	11	91.2%	8.8%	7.7%	1.1%	9.6%
2015	20	86.7%	13.3%	10.1%	3.3%	15.4%
2016	3	81.2%	18.8%	13.9%	4.9%	23.2%
Total Closed	100	88.0%	12.0%	9.4%	2.6%	13.7%

Indemnity Distribution=(Avg Indemnity Paid)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)
Expense Distribution=(Avg Defense Counsel Expense+Avg ALAE)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)
Defense Counsel Distribution=(Avg Defense Counsel Expense)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)
ALAE Distribution=(Avg ALAE)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)
Expenses as a % of Indemnity=(Avg Defense Counsel Expense+Avg ALAE)/(Avg Indemnity Paid)

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Exhibit 2-G
Closed Claim Summary
Closed Claims by Severity Grouping Summary

Indemnity Payments (Exhibit 2-B)						
Severity of Injury	All Closed Claims			Claims with Indemnity Paid		
	# of Closed Claims	Total Indemnity	Average Indemnity	# of Closed Claims	Total Indemnity	Average Indemnity
Severity 01-03	527	\$8,114,255	\$15,397	146	\$8,114,255	\$55,577
Severity 04-05	295	\$20,479,924	\$69,423	84	\$20,479,924	\$243,809
Severity 06-08	264	\$81,456,706	\$308,548	111	\$81,456,706	\$733,844
Severity 09	266	\$46,098,279	\$173,302	100	\$46,098,279	\$460,983

Defense Costs (Exhibit 2-C)						
Severity of Injury	All Closed Claims		Claims with Indemnity Paid		Claims with No Indemnity Paid	
	# of Closed Claims	Average Defense Counsel Expense	# of Closed Claims	Average Defense Counsel Expense	# of Closed Claims	Average Defense Counsel Expense
Severity 01-03	527	\$8,383	146	\$12,371	381	\$6,855
Severity 04-05	295	\$19,230	84	\$32,602	211	\$13,906
Severity 06-08	264	\$41,882	111	\$57,733	153	\$30,383
Severity 09	266	\$31,996	100	\$49,329	166	\$21,553

ALAE (Exhibit 2-D)						
Severity of Injury	All Closed Claims		Claims with Indemnity Paid		Claims with No Indemnity Paid	
	# of Closed Claims	Average ALAE	# of Closed Claims	Average ALAE	# of Closed Claims	Average ALAE
Severity 01-03	527	\$2,510	146	\$3,541	381	\$2,114
Severity 04-05	295	\$10,699	84	\$22,410	211	\$6,036
Severity 06-08	264	\$15,485	111	\$20,726	153	\$11,683
Severity 09	266	\$10,646	100	\$13,788	166	\$8,753

All Closed Claims Expense Ratios (Exhibit 2-E)						
Severity of Injury	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense Counsel	ALAE	
Severity 01-03	527	58.6%	41.4%	31.9%	9.5%	70.7%
Severity 04-05	295	69.9%	30.1%	19.4%	10.8%	43.1%
Severity 06-08	264	84.3%	15.7%	11.4%	4.2%	18.6%
Severity 09	266	80.3%	19.7%	14.8%	4.9%	24.6%

Closed Claims with Indemnity Paid Expense Ratios (Exhibit 2-F)						
Severity of Injury	# of Closed Claims	Distribution		Expense Distribution		Expenses as a % of Indemnity
		Indemnity	Expense	Defense Counsel	ALAE	
Severity 01-03	146	77.7%	22.3%	17.3%	5.0%	28.6%
Severity 04-05	84	81.6%	18.4%	10.9%	7.5%	22.6%
Severity 06-08	111	90.3%	9.7%	7.1%	2.6%	10.7%
Severity 09	100	88.0%	12.0%	9.4%	2.6%	13.7%

Average Indemnity = (Total Indemnity Paid)/(Number of Claims)

Average Defense Counsel Expense = (Total Defense Counsel Expense)/(Number of Claims)

Average ALAE = (Total ALAE)/(Number of Claims)

Indemnity Distribution=(Avg Indemnity Paid)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)

Expense Distribution=(Avg Defense Counsel Expense+Avg ALAE)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)

Defense Counsel Distribution=(Avg Defense Counsel Expense)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)

ALAE Distribution=(Avg ALAE)/(Avg Indemnity Paid +Avg Defense Counsel Expense+Avg ALAE)

Expenses as a % of Indemnity=(Avg Defense Counsel Expense+Avg ALAE)/(Avg Indemnity Paid)

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Exhibit 3-A
Closed Claim Summary
Time Horizon: Injury Date to Date Reported

All Closed Claims				
Injury Date to Date Reported	Count	Distribution	Count	Cumulative Distribution
0-6 Months	446	32.6%	446	32.6%
6-12 Months	190	13.9%	636	46.4%
12-18 Months	112	8.2%	748	54.6%
18-24 Months	104	7.6%	852	62.2%
24-36 Months	211	15.4%	1063	77.6%
36-48 Months	213	15.5%	1276	93.1%
48-60 Months	30	2.2%	1306	95.3%
60-90 Months	37	2.7%	1343	98.0%
90+ Months	27	2.0%	1370	100.0%
Total Closed	1370	100.0%	1370	100.0%
Average Time from Injury to Report: 1.8 years				

Closed Claims With Indemnity Paid					
Injury Date to Date Reported	Count of All Closed Claims	Count	Distribution	Count	Cumulative Distribution
0-6 Months	446	160	36.0%	160	36.0%
6-12 Months	190	80	18.0%	240	54.1%
12-18 Months	112	30	6.8%	270	60.8%
18-24 Months	104	37	8.3%	307	69.1%
24-36 Months	211	61	13.7%	368	82.9%
36-48 Months	213	49	11.0%	417	93.9%
48-60 Months	30	7	1.6%	424	95.5%
60-90 Months	37	12	2.7%	436	98.2%
90+ Months	27	8	1.8%	444	100.0%
Total Closed	1370	444	100.0%	444	100.0%
Average Time from Injury to Report: 1.5 years					

Closed Claims With Defense Counsel Expenses					
Injury Date to Date Reported	Count of All Closed Claims	Count	Distribution	Count	Cumulative Distribution
0-6 Months	446	221	24.6%	221	24.6%
6-12 Months	190	113	12.6%	334	37.2%
12-18 Months	112	75	8.4%	409	45.5%
18-24 Months	104	80	8.9%	489	54.5%
24-36 Months	211	166	18.5%	655	72.9%
36-48 Months	213	178	19.8%	833	92.8%
48-60 Months	30	19	2.1%	852	94.9%
60-90 Months	37	26	2.9%	878	97.8%
90+ Months	27	20	2.2%	898	100.0%
Total Closed	1370	898	100.0%	898	100.0%
Average Time from Injury to Report: 2 years					

Distribution=(Count of Claims Per Period)/(Total Count of Claims)

Cumulative Count=Accumulation

Cumulative Distribution=Accumulation of Distribution Per Period

Percent of Closed Claims with Indemnity Paid=(Count of Claims with Indemnity Paid Per Period)/(Count of All Closed Claims Per Period)

Percent of Closed Claims with Defense Counsel Expenses=(Count of Claims with Defense Counsel Expense Per Period)/(Count of All Closed Claims Per Period)

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Exhibit 3-B
Closed Claim Summary
Time Horizon: Date Reported to Date of Closure

All Closed Claims				
Date Reported to Date of Closure	Count	Distribution	Count	Cumulative Distribution
0-6 Months	189	13.8%	189	13.8%
6-12 Months	250	18.2%	439	32.0%
12-18 Months	258	18.8%	697	50.9%
18-24 Months	191	13.9%	888	64.8%
24-36 Months	264	19.3%	1152	84.1%
36-48 Months	154	11.2%	1306	95.3%
48-60 Months	47	3.4%	1353	98.8%
60-90 Months	16	1.2%	1369	99.9%
90+ Months	1	0.1%	1370	100.0%
Total Closed	1370	100.0%	1370	100.0%
Average Time from Report to Close: 1.7 years				

Closed Claims With Indemnity Paid					
Date Reported to Date of Closure	Count of All Closed Claims	Count	Distribution	Count	Cumulative Distribution Percent of Closed Claims with Indemnity Paid
0-6 Months	189	53	11.9%	53	11.9% 28.0%
6-12 Months	250	52	11.7%	105	23.6% 20.8%
12-18 Months	258	74	16.7%	179	40.3% 28.7%
18-24 Months	191	52	11.7%	231	52.0% 27.2%
24-36 Months	264	122	27.5%	353	79.5% 46.2%
36-48 Months	154	61	13.7%	414	93.2% 39.6%
48-60 Months	47	22	5.0%	436	98.2% 46.8%
60-90 Months	16	7	1.6%	443	99.8% 43.8%
90+ Months	1	1	0.2%	444	100.0% 100.0%
Total Closed	1370	444	100.0%	444	100.0% 32.4%
Average Time from Report to Close: 2 years					

Closed Claims With Defense Counsel Expenses					
Date Reported to Date of Closure	Count of All Closed Claims	Count	Distribution	Count	Cumulative Distribution Percent of Closed Claims with Def Counsel Exp
0-6 Months	189	57	6.3%	57	6.3% 30.2%
6-12 Months	250	132	14.7%	189	21.0% 52.8%
12-18 Months	258	174	19.4%	363	40.4% 67.4%
18-24 Months	191	141	15.7%	504	56.1% 73.8%
24-36 Months	264	223	24.8%	727	81.0% 84.5%
36-48 Months	154	123	13.7%	850	94.7% 79.9%
48-60 Months	47	31	3.5%	881	98.1% 66.0%
60-90 Months	16	16	1.8%	897	99.9% 100.0%
90+ Months	1	1	0.1%	898	100.0% 100.0%
Total Closed	1370	898	100.0%	898	100.0% 65.5%
Average Time from Report to Close: 2 years					

Distribution=(Count of Claims Per Period)/(Total Count of Claims)

Cumulative Count=Accumulation

Cumulative Distribution=Accumulation of Distribution Per Period

Percent of Closed Claims with Indemnity Paid=(Count of Claims with Indemnity Paid Per Period)/(Count of All Closed Claims Per Period)

Percent of Closed Claims with Defense Counsel Expenses=(Count of Claims with Defense Counsel Expense Per Period)/(Count of All Closed Claims Per Period)

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Exhibit 3-C
Closed Claim Summary
Time Horizon: Injury Date to Date of Closure

All Closed Claims				
Injury Date to Date of Closure	Count	Distribution	Cumulative Count	Cumulative Distribution
0-12 Months	152	11.1%	152	11.1%
12-24 Months	236	17.2%	388	28.3%
24-36 Months	234	17.1%	622	45.4%
36-48 Months	270	19.7%	892	65.1%
48-60 Months	199	14.5%	1091	79.6%
60-90 Months	224	16.4%	1315	96.0%
90-120 Months	30	2.2%	1345	98.2%
120+ Months	25	1.8%	1370	100.0%
Total Closed	1370	100.0%	1370	100.0%
Average Time from Injury to Close: 3.5 years				

Closed Claims With Indemnity Paid					
Injury Date to Date of Closure	Count of All Closed Claims	Count	Distribution	Cumulative Count	Percent of Closed Claims with Indemnity Paid
0-12 Months	152	55	12.4%	55	36.2%
12-24 Months	236	61	13.7%	116	25.8%
24-36 Months	234	86	19.4%	202	36.8%
36-48 Months	270	85	19.1%	287	31.5%
48-60 Months	199	58	13.1%	345	29.1%
60-90 Months	224	78	17.6%	423	34.8%
90-120 Months	30	13	2.9%	436	43.3%
120+ Months	25	8	1.8%	444	32.0%
Total Closed	1370	444	100.0%	444	32.4%
Average Time from Injury to Close: 3.5 years					

Closed Claims With Defense Counsel Expenses					
Injury Date to Date of Closure	Count of All Closed Claims	Count	Distribution	Cumulative Count	Percent of Closed Claims with Def Counsel Exp
0-12 Months	152	31	3.5%	31	20.4%
12-24 Months	236	119	13.3%	150	50.4%
24-36 Months	234	155	17.3%	305	66.2%
36-48 Months	270	191	21.3%	496	70.7%
48-60 Months	199	171	19.0%	667	85.9%
60-90 Months	224	190	21.2%	857	84.8%
90-120 Months	30	22	2.4%	879	73.3%
120+ Months	25	19	2.1%	898	76.0%
Total Closed	1370	898	100.0%	898	65.5%
Average Time from Injury to Close: 4 years					

Distribution=(Count of Claims Per Period)/(Total Count of Claims)

Cumulative Count=Accumulation

Cumulative Distribution=Accumulation of Distribution Per Period

Percent of Closed Claims with Indemnity Paid=(Count of Claims with Indemnity Paid Per Period)/(Count of All Closed Claims Per Period)

Percent of Closed Claims with Defense Counsel Expenses=(Count of Claims with Defense Counsel Expense Per Period)/(Count of All Closed Claims Per Period)

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Exhibit 3-D
Closed Claim Summary
Injury Date to Date Reported (Indemnity Paid and Expenses)

All Closed Claims					
Injury Date to Date Reported	Count	Average Indemnity Paid	Average Defense Counsel Expense	Average ALAE	Expense Weight
0-6 Months	309	\$143,271	\$20,113	\$7,775	16.3%
6-12 Months	134	\$248,415	\$31,208	\$11,554	14.7%
12-18 Months	98	\$149,711	\$23,318	\$11,521	18.9%
18-24 Months	70	\$160,948	\$35,001	\$11,955	22.6%
24-36 Months	142	\$139,999	\$48,369	\$12,512	30.3%
36-48 Months	151	\$149,242	\$38,241	\$18,237	27.5%
48-60 Months	42	\$41,667	\$8,917	\$7,933	28.8%
60-90 Months	24	\$279,658	\$36,321	\$14,991	15.5%
90+ Months	24	\$75,104	\$27,498	\$10,863	33.8%
Total Closed	994	\$157,119	\$29,860	\$11,470	20.8%

Closed Claims With Indemnity Payments					
Injury Date to Date Reported	Count	Average Indemnity Paid	Average Defense Counsel Expense	Average ALAE	Expense Weight
0-6 Months	160	\$276,691	\$22,558	\$6,615	9.5%
6-12 Months	80	\$416,095	\$37,563	\$12,696	10.8%
12-18 Months	30	\$489,054	\$45,284	\$19,472	11.7%
18-24 Months	37	\$304,496	\$31,783	\$8,235	11.6%
24-36 Months	61	\$325,899	\$46,207	\$11,415	15.0%
36-48 Months	49	\$459,909	\$59,788	\$40,246	17.9%
48-60 Months	7	\$250,000	\$33,247	\$9,349	14.6%
60-90 Months	12	\$559,317	\$39,346	\$19,809	9.6%
90+ Months	8	\$225,313	\$35,510	\$18,053	19.2%
Total Closed	444	\$351,747	\$35,779	\$13,691	12.3%

Closed Claims with Defense Counsel Expense					
Injury Date to Date Reported	Count	Average Indemnity Paid	Average Defense Counsel Expense	Average ALAE	Expense Weight
0-6 Months	221	\$192,009	\$28,122	\$9,248	16.3%
6-12 Months	113	\$285,817	\$37,008	\$11,556	14.5%
12-18 Months	75	\$168,942	\$30,469	\$11,852	20.0%
18-24 Months	80	\$109,267	\$30,626	\$10,015	27.1%
24-36 Months	166	\$117,673	\$41,376	\$10,133	30.4%
36-48 Months	178	\$126,573	\$32,441	\$15,119	27.3%
48-60 Months	19	\$90,079	\$19,712	\$8,557	23.9%
60-90 Months	26	\$210,000	\$33,527	\$8,189	16.6%
90+ Months	20	\$60,125	\$32,998	\$13,000	43.3%
Total Closed	898	\$163,230	\$33,052	\$11,190	21.3%

Average Indemnity = (Total Indemnity Paid)/(Number of Claims)

Average Defense Counsel Expense = (Total Defense Counsel Expense)/(Number of Claims)

Average ALAE = (Total ALAE)/(Number of Claims)

Expense Weight=(Avg Defense Counsel Expense+Avg ALAE)/(Avg Defense Counsel Expense+Avg ALAE+Avg Indemnity)

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Exhibit 3-E
Closed Claim Summary
Date Reported to Date of Closure (Indemnity Paid and Expenses)

All Closed Claims					
Date Reported to Date of Closure	Count	Average Indemnity Paid	Average Defense Counsel Expense	Average ALAE	Expense Weight
0-6 Months	189	\$6,190	\$2,043	\$392	28.2%
6-12 Months	250	\$17,841	\$4,002	\$1,060	22.1%
12-18 Months	258	\$74,218	\$13,933	\$4,134	19.6%
18-24 Months	191	\$140,600	\$24,157	\$5,823	17.6%
24-36 Months	264	\$228,272	\$40,467	\$19,079	20.7%
36-48 Months	154	\$180,570	\$38,736	\$19,457	24.4%
48-60 Months	47	\$165,879	\$47,400	\$12,706	26.6%
60-90 Months	16	\$454,688	\$60,068	\$11,989	13.7%
90+ Months	1	\$1,400,000	\$247,949	\$60,887	18.1%
Total Closed	1370	\$113,997	\$21,665	\$8,322	20.8%

Closed Claims With Indemnity Payments					
Date Reported to Date of Closure	Count	Average Indemnity Paid	Average Defense Counsel Expense	Average ALAE	Expense Weight
0-6 Months	53	\$22,073	\$4,517	\$698	19.1%
6-12 Months	52	\$85,774	\$6,719	\$1,328	8.6%
12-18 Months	74	\$258,758	\$24,175	\$6,056	10.5%
18-24 Months	52	\$516,436	\$39,977	\$10,295	8.9%
24-36 Months	122	\$493,967	\$51,836	\$27,551	13.8%
36-48 Months	61	\$455,865	\$47,363	\$20,790	13.0%
48-60 Months	22	\$354,379	\$59,148	\$9,585	16.2%
60-90 Months	7	\$1,039,286	\$95,301	\$12,608	9.4%
90+ Months	1	\$1,400,000	\$247,949	\$60,887	18.1%
Total Closed	444	\$351,747	\$35,779	\$13,691	12.3%

Closed Claims with Defense Counsel Expense					
Date Reported to Date of Closure	Count	Average Indemnity Paid	Average Defense Counsel Expense	Average ALAE	Expense Weight
0-6 Months	57	\$12,642	\$6,773	\$816	37.5%
6-12 Months	132	\$30,634	\$7,579	\$1,537	22.9%
12-18 Months	174	\$105,108	\$20,660	\$5,449	19.9%
18-24 Months	141	\$179,508	\$32,723	\$6,641	18.0%
24-36 Months	223	\$263,930	\$47,908	\$22,213	21.0%
36-48 Months	123	\$221,506	\$48,499	\$18,279	23.2%
48-60 Months	31	\$110,984	\$71,864	\$14,837	43.9%
60-90 Months	16	\$454,688	\$60,068	\$11,989	13.7%
90+ Months	1	\$1,400,000	\$247,949	\$60,887	18.1%
Total Closed	898	\$163,230	\$33,052	\$11,190	21.3%

Average Indemnity = (Total Indemnity Paid)/(Number of Claims)

Average Defense Counsel Expense = (Total Defense Counsel Expense)/(Number of Claims)

Average ALAE = (Total ALAE)/(Number of Claims)

Expense Weight=(Avg Defense Counsel Expense+Avg ALAE)/(Avg Defense Counsel Expense+Avg ALAE+Avg Indemnity)

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Exhibit 3-F
Closed Claim Summary
Injury Date to Date of Closure (Indemnity Paid and Expenses)

All Closed Claims					
Injury Date to Date of Closure	Count	Average Indemnity Paid	Average Defense Counsel Expense	Average ALAE	Expense Weight
0-12 Months	152	\$5,016	\$1,365	\$480	26.9%
12-24 Months	236	\$52,359	\$5,804	\$1,728	12.6%
24-36 Months	234	\$127,565	\$18,073	\$6,809	16.3%
36-48 Months	270	\$151,134	\$22,053	\$8,497	16.8%
48-60 Months	199	\$97,401	\$29,237	\$9,289	28.3%
60-90 Months	224	\$195,212	\$45,700	\$20,003	25.2%
90-120 Months	30	\$249,577	\$40,552	\$14,735	18.1%
120+ Months	25	\$72,100	\$25,949	\$10,447	33.5%
Total Closed	1370	\$113,997	\$21,665	\$8,322	20.8%

Closed Claims With Indemnity Payments					
Injury Date to Date of Closure	Count	Average Indemnity Paid	Average Defense Counsel Expense	Average ALAE	Expense Weight
0-12 Months	55	\$13,863	\$1,758	\$621	14.6%
12-24 Months	61	\$202,571	\$11,425	\$2,891	6.6%
24-36 Months	86	\$347,097	\$32,668	\$9,827	10.9%
36-48 Months	85	\$480,073	\$39,148	\$16,075	10.3%
48-60 Months	58	\$334,187	\$45,796	\$13,691	15.1%
60-90 Months	78	\$560,608	\$64,671	\$32,310	14.7%
90-120 Months	13	\$575,946	\$74,672	\$15,253	13.5%
120+ Months	8	\$225,313	\$35,510	\$18,053	19.2%
Total Closed	444	\$351,747	\$35,779	\$13,691	12.3%

Closed Claims with Defense Counsel Expense					
Injury Date to Date of Closure	Count	Average Indemnity Paid	Average Defense Counsel Expense	Average ALAE	Expense Weight
0-12 Months	31	\$12,685	\$6,691	\$1,071	38.0%
12-24 Months	119	\$96,125	\$11,510	\$2,731	12.9%
24-36 Months	155	\$189,451	\$27,285	\$9,695	16.3%
36-48 Months	191	\$205,392	\$31,175	\$11,574	17.2%
48-60 Months	171	\$111,717	\$34,024	\$8,598	27.6%
60-90 Months	190	\$203,223	\$53,878	\$21,147	27.0%
90-120 Months	22	\$328,886	\$55,299	\$10,369	16.6%
120+ Months	19	\$63,289	\$34,143	\$13,710	43.1%
Total Closed	898	\$163,230	\$33,052	\$11,190	21.3%

Average Indemnity = (Total Indemnity Paid)/(Number of Claims)

Average Defense Counsel Expense = (Total Defense Counsel Expense)/(Number of Claims)

Average ALAE = (Total ALAE)/(Number of Claims)

Expense Weight=(Avg Defense Counsel Expense+Avg ALAE)/(Avg Defense Counsel Expense+Avg ALAE+Avg Indemnity)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009-6/30/2016

Exhibit 4-A
Screening Panel Usage and Costs

All Closed Claims				
Year Reported	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
2009	79	126	59	264
2010	84	119	46	249
2011	101	134	40	275
2012	94	96	15	205
2013	78	84	22	184
2014	69	41	6	116
2015	52	13	5	70
2016	5	2	0	7
Total Reported	562	615	193	1370
	41%	45%	14%	

Year Closed	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
2009	15	8	4	27
2010	60	32	16	108
2011	69	75	31	175
2012	111	116	34	261
2013	81	129	42	252
2014	56	109	24	189
2015	77	110	22	209
2016	93	36	20	149
Total Reported	562	615	193	1370
	41%	45%	14%	

All Closed Claims with suits filed				
	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
Went to Trial	0	38	10	48
Settled prior to Trial	562	577	183	1322
Total Claims	562	615	193	1370
% of Claims settled prior to trial	100.0%	93.8%	94.8%	96.5%
% of Claims Tried	0.0%	6.2%	5.2%	3.5%

Claims with suits filed that resulted in Indemnity Payments				
	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
Went to Trial	0	4	0	4
Settled prior to Trial	161	213	66	440
Total Claims	161	217	66	444
% of Claims settled prior to trial	100.0%	98.2%	100.0%	99.1%
% of Claims Tried	0.0%	1.8%	0.0%	0.9%

All Closed Claims				
	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
Average Indemnity	29,265	178,423	155,435	113,997
Defense Counsel Expense	3,931	33,057	37,003	21,665
Other Expense	2,390	11,971	13,967	8,322
Total Claim Cost	35,585	223,452	206,405	143,984
Defense as a % of total Claim Cost	21.6%	25.2%	32.8%	26.3%

New Hampshire Insurance Department
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1/1/2009-6/30/2016

Exhibit 4-B
Screening Panel Time from Claim Report to Closure

All Closed Claims				
Time from Claim Report to Closure	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
0-6 Months	138	45	6	189
6-12 months	159	70	21	250
12-18 Months	115	115	28	258
18-24 Months	60	105	26	191
24-36 Months	45	157	62	264
36-48 Months	30	83	41	154
48-60 Months	15	27	5	47
60-90 Months	0	12	4	16
90+ Months	0	0	0	0
Total Reported	562	614	193	1369
% Closed <1yr	52.8%	18.7%	14.0%	32.1%
% Closed <2yr	84.0%	54.6%	42.0%	64.9%
% Closed <3yr	92.0%	80.1%	74.1%	84.1%
% Closed <5yr	100.0%	98.0%	97.9%	98.8%

Average Months from Claim Report to C	14	24	27	21
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Claims with Indemnity Payments				
Time from Claim Report to Closure	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
0-6 Months	49	3	1	53
6-12 months	41	7	4	52
12-18 Months	24	44	6	74
18-24 Months	14	31	7	52
24-36 Months	21	74	27	122
36-48 Months	6	36	19	61
48-60 Months	6	14	2	22
60-90 Months	0	7	0	7
90+ Months	0	0	0	0
Total Reported	161	216	66	443
% Closed <1yr	55.9%	4.6%	7.6%	23.7%
% Closed <2yr	79.5%	39.4%	27.3%	52.1%
% Closed <3yr	92.5%	73.6%	68.2%	79.7%
% Closed <5yr	100.0%	96.8%	100.0%	98.4%

Average Months from Claim Report to C	15	29	29	24
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New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
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Exhibit 4-C
Screening Panel Usage by Claim Severity

Claims with Indemnity Payments				
Severity	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
01	67	28	6	101
02	51	19	6	76
03	218	102	30	350
04	74	74	17	165
05	49	68	13	130
06	23	81	31	135
07	8	72	19	99
08	11	11	8	30
09	51	152	63	266
Grand Total	552	607	193	1352
Emotional or Temp Minor	60.9%	24.5%	21.8%	39.0%
Temp Major, Perm Minor	22.3%	23.4%	15.5%	21.8%
Permanent and Serious	7.6%	27.0%	30.1%	19.5%
Fatal	9.2%	25.0%	32.6%	19.7%

New Hampshire Insurance Department
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Exhibit 4-D
Screening Panel Usage and Costs
Permanent / Serious and Fatal Claims

All Closed Claims				
	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
Went to Trial	0	11	7	18
Settled prior to Trial	93	305	114	512
Total Claims	93	316	121	530
% of Claims settled prior to trial	100.0%	96.5%	94.2%	96.6%
% of Claims Tried	0.0%	3.5%	5.8%	3.4%

Claims with Indemnity Payments				
	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
Average Indemnity	97,640	288,867	224,731	240,670
Defense Counsel Expense	9,487	43,462	40,922	36,920
Other Expense	6,147	13,730	16,607	13,056
Total Claim Cost	113,274	346,059	282,260	290,646
Defense as a % of total Claim Cost	16.0%	19.8%	25.6%	20.8%

All Closed Claims				
Time from Claim Report to Closure	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
0-6 Months	5	8	2	15
6-12 months	24	16	10	50
12-18 Months	27	60	19	106
18-24 Months	15	52	15	82
24-36 Months	6	92	42	140
36-48 Months	9	59	26	94
48-60 Months	7	21	3	31
60-90 Months	0	8	4	12
90+ Months	0	0	0	0
Total Reported	93	316	121	530
% Closed <1yr	31.2%	7.6%	9.9%	12.3%
% Closed <2yr	76.3%	43.0%	38.0%	47.7%
% Closed <3yr	82.8%	72.2%	72.7%	74.2%
% Closed <5yr	100.0%	97.5%	96.7%	97.7%
Average Months from Claim Report to C	20	28	28	27

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009-6/30/2016

Exhibit 4-E
Screening Panel Usage and Costs
Temporary and Minor Claims

All Closed Claims				
	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
Went to Trial	0	27	3	30
Settled prior to Trial	459	264	69	792
Total Claims	459	291	72	822
% of Claims settled prior to trial	100.0%	90.7%	95.8%	96.4%
% of Claims Tried	0.0%	9.3%	4.2%	3.6%

Claims with Indemnity Payments				
	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
Average Indemnity	15,990	63,396	38,978	34,786
Defense Counsel Expense	2,868	22,627	30,418	12,276
Other Expense	1,675	10,390	9,532	5,449
Total Claim Cost	20,533	96,413	78,927	52,511
Defense as a % of total Claim Cost	28.4%	52.1%	102.5%	51.0%

All Closed Claims				
Time from Claim Report to Closure	No Suit	Suit / Screening Panel Not Initiated	Screening Panel Initiated	Total Claims
0-6 Months	126	35	4	165
6-12 months	135	50	11	196
12-18 Months	86	53	9	148
18-24 Months	44	53	11	108
24-36 Months	39	65	20	124
36-48 Months	21	24	15	60
48-60 Months	8	6	2	16
60-90 Months	0	4	0	4
90+ Months	0	0	0	0
Total Reported	459	290	72	821

% Closed <1yr	56.9%	29.3%	20.8%	44.0%
% Closed <2yr	85.2%	65.9%	48.6%	75.2%
% Closed <3yr	93.7%	88.3%	76.4%	90.3%
% Closed <5yr	100.0%	98.6%	100.0%	99.5%

Average Months from Claim Report to C	13	21	25	17
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New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 5
Closed Claim Summary
Closed Claims by Location of Injury

All Closed Claims: Aggregate					
Location of Injury	Number of Closed Claims	Percent Closed by Location	Average Indemnity	Average Defense Counsel Expense	Average ALAE
Hospital Inpatient Facility	557	40.7%	\$141,092	\$26,750	\$9,361
Physician's Office	233	17.0%	\$115,630	\$18,124	\$5,939
Emergency Room	202	14.7%	\$111,445	\$22,999	\$14,169
Hospital Outpatient Facility	128	9.3%	\$31,103	\$11,552	\$6,385
Other Outpatient Facility (Including clinics)	54	3.9%	\$90,758	\$16,590	\$2,544
Nursing Home	27	2.0%	\$86,399	\$32,554	\$6,618
Patient's Home	9	0.7%	\$262,111	\$42,647	\$2,251
Other	160	11.7%	\$91,000	\$14,219	\$4,919
Grand Total	1370	100.0%	\$113,997	\$21,665	\$8,322

Percent Closed by Location=(Number Closed by Location)/(All Closed Claims)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 6
Closed Claim Summary
Closed Claims by Profession

All Closed Claims: Aggregate					
Profession	Number of Closed Claims	Percent Closed by Profession	Average Indemnity	Average Defense Counsel Expense	Average ALAE
Physician/Surgeon	527	38.5%	\$134,196	\$26,568	\$12,750
Hospital	435	31.8%	\$131,549	\$21,035	\$6,668
Clinic/Corporation/Other	248	18.1%	\$66,760	\$20,443	\$5,606
Dentist	74	5.4%	\$18,976	\$3,345	\$1,994
Nurse	48	3.5%	\$192,317	\$18,077	\$4,110
Nursing Home	13	0.9%	\$33,161	\$14,299	\$647
Other	10	0.7%	\$300	\$1,807	\$1,122
Podiatrist/Chiropracist	7	0.5%	\$19,286	\$11,492	\$1,797
Chiropractor	5	0.4%	\$800	\$2,721	\$200
Pharmacy	2	0.1%	\$231,000	\$23,197	\$6,309
Optometrist	1	0.1%	\$3,457	\$0	\$0
Grand Total	1370	100.0%	\$113,997	\$21,665	\$8,322

Percent Closed by Profession=(Number Closed by Profession)/(All Closed Claims)

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Exhibit 7
Closed Claim Summary
Claims by Company

All Closed Claims: Aggregate		
Insurer/Provider	Number of Closed Claims	Percent of Closed Claims by Company
ProSelect	265	19.3%
Dartmouth Hitchcock	203	14.8%
JUA	179	13.1%
Granite Shield	139	10.1%
Medical Mutual of Maine	138	10.1%
CNA	87	6.4%
HCI	76	5.5%
Exeter Health	51	3.7%
AIG	43	3.1%
Medical Protective	38	2.8%
Markel	22	1.6%
Covenant Health	19	1.4%
Darwin / Allied World	16	1.2%
Concord Hospital	14	1.0%
OMSNIC	13	0.9%
Elliot Hospital	13	0.9%
National Fire & Marine	11	0.8%
Preferred Professionals	10	0.7%
Cincinnati Insurance Group	8	0.6%
The Doctor's Company	6	0.4%
NCMIC	4	0.3%
Endurance	2	0.1%
Colony Insurance Company	2	0.1%
Other	11	0.8%
Grand Total	1370	100.0%

Percent of Claims by Company=(Number Closed by Company)/(All Closed Claims)

Percent of Closed by Company=(Number Closed by Company)/(All Closed Claims)

**PHYSICIANS AND SURGEONS
MEDICAL MALPRACTICE INSURANCE RATE COMPARISON
CURRENT MARKET LEADERS IN NEW HAMPSHIRE**

Rates for \$1 mil / \$ 3 mil Limits:

Specialty	ISO Class	Occurrence Premium		Claims Made - 1		Claims Made - Mature	
		Med Pro	MMICof ME ProSelect	Med Pro	MMICof ME ProSelect	Med Pro	MMICof ME ProSelect
Family Practice - NS	80420	13,876	n/a	4,173	3,773	13,042	13,973
Radiology	80280	20,235	n/a	6,087	7,047	19,021	26,199
Cardiology - NS	80255	17,345	n/a	5,216	4,056	16,304	15,021
General Surgery	80143	52,325	n/a	15,741	14,525	49,188	53,796
Neurosurgery	80152	92,340	n/a	27,777	27,352	86,802	101,304
OB / GYN	80153	61,560	n/a	18,517	18,675	57,868	69,166

POTENTIAL ADJUSTMENTS TO REFLECT PRIOR CLAIMS ACTIVITY

Med Pro		MMIC of ME		ProSelect	
<ul style="list-style-type: none">- Premium credit for time without a claim- Claims for this purpose does not include instances of:<ul style="list-style-type: none">- mistaken identity- blanket defendant listings- improper inclusion- non-mentionous or frivolous claims		<ul style="list-style-type: none">- Standard Program Premium Surcharges<ul style="list-style-type: none">- Chargeable claims<ul style="list-style-type: none">- in judgement of company underwriting committee negligence on the part of the physician is reasonably clear- subject to a 10% surcharge for each chargeable claim for two policy years- Hospital Disciplinary Action<ul style="list-style-type: none">- physicians under punitive or disciplinary observation, preceptorship or sponsorship in a hospital subject to surcharge - amount determined by Underwriting Committee- Other<ul style="list-style-type: none">- physician displays characteristics or patterns of practice not reflective of established norms- surcharge ranges from 10 to 50%- Loss Free Discount<ul style="list-style-type: none">- loss = indemnity payment of \$15 K or more- 1% discount for each consecutive year a physician is insured with MMIC and loss free- maximum of 15%		<ul style="list-style-type: none">- Individual and Group Practice Schedule Rating plan<ul style="list-style-type: none">- overall credit or debit of - 40% to +25%- based on schedule of specific characteristics not reflected in the experience for the class:<ul style="list-style-type: none">- acceptance of risk management provisions- professional liability loss history - freq. or severity- unusual risk characteristics- office surgery inspection by an approved org.- continuing education- for Group, schedule reflects:<ul style="list-style-type: none">- qualification and experience of insured- office appraisal- adequacy of staffing, selection, supervision and experience of staff- past loss history- effective risk management (15% credit available)- Claim-Free Program<ul style="list-style-type: none">- minimum of 3 years claim free- "claim free" means no paid claims of more than \$10,000- 1% discount for each year up to 15- Experience Rating Plan available to groups of 3 or more	
Years	Credit				
3	5%				
4	5%				
5	10%				
6	10%				
7	10%				
8	10%				
9	10%				
10+	20%				

RATE ACTIVITY - RECENT YEARS

COMPANIES

Company	Most Recent		1st Prior		2nd Prior	
	Date	Amount	Date	Amount	Date	Amount
MMICof ME	9/1/2014	5.2%	11/1/2011	-2.2%	10/1/2010	5.0%
ProSelect	10/1/2013	9.2%	10/1/2012	8.4%	10/1/2011	6.0%
Med Pro	7/1/2011	-6.1%	9/1/2009	-5.9%		
						Medical Mutual Insurance Company of Maine part of the ProMutual Group Medical Protective Company

Exhibit 9

NEW HAMPSHIRE INSURANCE DEPARTMENT

MEDICAL MALPRACTICE LIABILITY INSURANCE

RATE HISTORY BEGINNING 1/1/2009
Physicians and Surgeons

Year	Medical Mutual Ins. Co. of ME		Proselect Insurance Company		Medical Protective	
	Eff. Date	Amt of Chg.	Eff. Date	Amt of Chg.	Eff. Date	Amt of Chg.
2009			10/1/2009	4.0%	9/1/2009	-5.9%
2010	10/1/2010	5.0%	10/1/2011	6.0%	7/1/2011	-6.1%
2011	11/1/2011	-2.2%	10/1/2012	8.4%		
2012			10/1/2013	9.2%		
2013						
2014	9/1/2014	5.2%				
2015						
2016						
All Years	<u>Count</u> 3	<u>Avg Annual Change</u> 1.1%	<u>Count</u> 4	<u>Avg Annual Change</u> 3.9%	<u>Count</u> 2	<u>Avg Annual Change</u> -1.8%
2009 to 2011	2	0.9%	2	3.3%	2	-4.0%
2012 to current	1	1.3%	2	4.3%	0	0.0%
	<u>Total Chg over period</u>		<u>Total Chg over period</u>		<u>Total Chg over period</u>	
2009 to 2011		2.7%		10.2%		-11.6%
2012 to current		5.2%		18.4%		0.0%
Cumulative Rate Change Summary		8.0%	30.5%		-11.6%	

Note: MMIC-ME, ProSelect and the Med Pro make up approximately 47% of the total Medical Malpractice market in NH and 67% of the regulated market.

New Hampshire Insurance Department
Medical Malpractice Data Received Under INS 3800
1/1/2009- 6/30/2016

Appendix
General Information & Definitions

Claim Database

Of the 1370 closed claim reports -
18 reports omitted Severity Codes
16 reports omitted Act or Omission Codes
8 reports omitted Profession Codes
10 reports omitted Location of Injury Codes
0 report omitted information regarding the Injury Date
0 reports omitted information regarding the Report Date
These figures account for total number of closed claims varying among exhibits.

Other Notes Regarding Report

Variations in values from previous reports are due to corrections in the claim database and claims reopened after being reported as closed.

Definitions & Coding

Indemnity Payment - Amount of dollars paid to the Indemnify claimant on behalf of the healthcare provider

Defense Counsel Expense - Expenses paid or incurred for defense, litigation and cost containment services

ALAE - Allocated Loss Adjustment Expense - Other expenses used to pay for fees and adjusters, attorney fees paid in the determination of coverage, and adju

Loss Adjustment Expense (LAE) = Defense Counsel Expense + ALAE

Injury Date - Date principal or alleged injury occurred

Date Reported - Date when injury was first reported to insurer

Date of Closure - Date when case is closed due to settlement or trial

<u>Severity Code:</u>	<u>Severity T/P</u>	<u>Severity of Injury</u>	<u>Severity Example</u>
01	Temporary	Emotional Only	Fright, no physical damage
02	Temporary	Insignificant	Lacerations, contusions, minor scars, rash. No delay.
03	Temporary	Minor	Infections, mis-set fracture, fall in hospital. Recovery delayed.
04	Temporary	Major	Burns, surgical material left, drug side effect, brain damage. Recovery delayed.
05	Permanent	Minor	Loss of fingers, loss or damage to organs. Includes nondisabling injuries.
06	Permanent	Significant	Deafness, loss of limb, loss of eye, loss of one kidney or lung.
07	Permanent	Major	Paraplegia, blindness, loss of two limbs, brain damage.
08	Permanent	Grave	Quadriplegia, severe brain damage, lifelong care, or fatal prognosis.
09	Permanent	Death	Death